



Doc W
(Protoni)

71

2005 SEP 12 AM 10:33

September 06, 2005

FDIC
San Francisco Regional Office,
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter

Over the last 25 years, I have watched several small towns in Central Texas deteriorate after Wal-Mart opened for business.

With Wal-Mart's history of misinformation, abuse of employees, record of employing illegal aliens, price gouging, violations of the Fair Labor Act and numerous other offensive and illegal business practices; I cannot understand why the FDIC would consider allowing them in the Banking business!

The Community Reinvestment Act alone should prevent a corporation with Wal-Mart's record of economic destruction in small towns from being in the business of community banking.

Sincerely,

Michael L. Allen
President

MLA/lc

cc: Congressman Henry Bonilla
Senator Kay Bailey Hutchison
Senator John Cornyn